

THE JUSTICE OF EDUCATIONAL COSTS IN THE PERSPECTIVE OF ISLAM AND MORAL PHILOSOPHY

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Abstract: *The primary tool for improving and enlightening the country's life is education. To guarantee equitable and open access, the Indonesian government uses the Single Tuition Fee (UKT) system as a financing mechanism for higher education. The purpose of this study is to examine the unit cost of attendance at State Islamic Religious Universities (PTKIN) from the perspectives of John Rawls' theory of justice and Islamic justice. The study focuses on how the UKT in PTKIN either reflects or exacerbates differences in students' economic backgrounds and fields of study. To expose power dynamics, social structures, and disparities within the UKT system and to support suggestions for more equitable social change, this study employs a critical paradigm approach. Fifty-one study programs at PTKIN are included in this study, which uses total sampling methodologies. Data is also gathered through Focus Group Discussions (FGD) and user interviews with many students. According to the Islamic viewpoint, the UKT system in PTKIN reflects the values of "adl and ihsan" by exhibiting a propensity toward social justice in the allocation of expenses and cross-subsidies. However, a legal obstacle to the optimal application of the Maqāṣid principles related to *hiḏḏ al-'aql* and *hiḏḏ al-māl* is the inconsistency of need indicators across various disciplines of knowledge. This is also clarified from the standpoint of the theory of justice, which holds that the value and grouping of UKT are determined by open information and public consensus, which can be regarded as meeting the concept of justice from the perspective of the social contract. Assessing the actual needs of each study program, which vary depending on the traits and competency requirements of the graduates, is extremely difficult, nevertheless. This makes it challenging to establish rates that uphold moral justice. According to the practical implications of this critical research, to implement the principles of justice and clarity in deciding UKT and PTKIN, stakeholders must have a consistent perception. As a result, it is essential to (i) create quantifiable need indicators for every academic discipline; (ii) guarantee the transparency of the UKT categorization system; and (iii) carry out recurring assessments grounded in social fairness, moral principles, and community welfare.*

Keywords: *Rawls' Theory; UKT; PTKIN; Islamic Justice; Critical Paradigm; Educational Cost Justice*

Introduction

Education is one of the most essential aspects of every individual's life and serves as a benchmark for a nation's progress. It is widely believed to be one of the key determinants of success and the foundation of a brighter future for the next generation. Higher education, as one stage of the educational pathway, is even regarded as a gateway to success in life. Across generations, university study has often been perceived as a "golden ticket" to secure a decent life and career. It is therefore unsurprising that the founders of this nation enshrined education as a fundamental

right for every individual.¹ Unfortunately, however, not everyone is able to access this service due to the high cost of education. Data from Statistics Indonesia (BPS, 2021) indicates that the average cost of higher education is the most expensive among all levels of education, reaching an average of IDR 18.38 million per year. Assuming a 10% annual increase, the cost of undergraduate education amounts to no less than IDR 20 million per year. This calculation does not yet include additional expenses, which are inevitably affected by national inflation and global economic trends that currently demonstrate a negative trajectory.²

The rising cost of education has forced many students to drop out and has made higher education increasingly inaccessible. This situation gives rise to the phenomenon of “elite unemployment,” where higher aspirations are constrained by financial barriers. It also raises a fundamental question: *is this condition just?* If education is recognized as a fundamental right, its exclusionary nature cannot be reduced to a matter of management alone but must be examined through a deeper philosophical and normative lens. A review of the literature using *Publish or Perish* and Google Scholar with various keywords related to education costs revealed limited and largely formalistic discussions, indicating a lack of critical engagement with the issue. In response, this article adopts a philosophical approach to the concept of justice, anchored in empirical realities and enriched by Qur’anic perspectives, to explore potential solutions. This inquiry is especially relevant in the context of current policies promoting the transformation of Islamic higher education institutions into Public Service Agencies (BLU) and the implementation of the Single Tuition Fee (UKT). Without critical academic scrutiny, such initiatives risk superficiality. Therefore, a justice-oriented analysis is essential, not only for scholarly discourse but also as a moral and social imperative.

Education Costs

Education plays a pivotal role in shaping the future of both individuals and society. Beyond providing knowledge and skills, it fosters character development, enhances employment opportunities, empowers individuals, and contributes to the

¹ See, for example, Langgulang, H. (2003). *Pendidikan Islam dalam Abad ke-21*. Jakarta: Pustaka al-Husna; Papilaya, J. (2022). *Manajemen Pembiayaan Pendidikan*. Pasaman Barat: CV. Azka Pustaka; Aulia, R. (2018). *Pengelolaan Pembiayaan Pendidikan di Indonesia*. Universitas Negeri Padang, 1-8. In the Preamble of the 1945 Constitution of the Republic of Indonesia, it is explicitly stated that one of the primary purposes of establishing the Republic of Indonesia is “to enlighten the life of the nation,” which must be facilitated and realized through the process of nurturing an educated generation.

² Regarding the cost of education, see for example: Imam, W. (2015). *Komersialisasi Pendidikan Tinggi di Indonesia*. Jurnal Tawazun, 8(1), 49-70; Sarah, N. (2021). *Bikin Pusing, 3 Masalah Pendanaan Pendidikan Ini Paling Sering Dialami*. Retrieved from <https://www.detik.com/edu/edutainment/d-5637138/bikin-pusing-3-masalah-pendanaan-pendidikan-ini-paling-sering-dialami>. The issue of high educational costs has, in fact, become a global problem. This can be observed, for instance, in the article by Melanie Hanson (2024), *Average Cost of Private School*, <https://educationdata.org/average-cost-of-private-school>

creation of a more advanced and harmonious society. Consequently, investment in education constitutes one of the most valuable investments for securing a better future for all.

At the national level, this awareness has long been institutionalized, as reflected in the constitutional mandate of Article 31 of the 1945 Constitution of the Republic of Indonesia, which affirms that “every citizen has the right to education.” This principle underscores the state’s commitment to the noble mission of “educating the life of the nation,” operationalized through the establishment of a dedicated Ministry of Education as a constitutional imperative. Furthermore, the National Education System Act explicitly requires the allocation of at least 20% of the national budget (APBN) for education.³

Nevertheless, the substantial financial burden and the government’s limited capacity to fully meet these demands have generated challenges, prompting the formulation of policies and regulations concerning education costs. These challenges are further intensified by increasing demands for quality and global competitiveness, including in the education sector itself. Consequently, policies have been directed toward gradual and sustained increases in education funding. Such measures are expected to enhance the quality of human resources, thereby strengthening the nation’s competitiveness in the global arena.⁴

This challenge is also experienced by universities, particularly Islamic Higher Education Institutions (PTKI), which serve as the frontline providers of educational services. Three focal mandates shape the development and quality achievements of these institutions: enhancing institutional value and market relevance, cultivating an entrepreneurial mindset, and strengthening stakeholder engagement. Financial adaptation is therefore essential to improve effectiveness and efficiency, while simultaneously achieving institutional competitiveness (core competitiveness) and organizational value-added through higher-quality academic activities. Stakeholder demands for accountability are addressed through quality management systems aligned with legal requirements, which embody the principles of justice, adequacy, and sustainability.

Yet herein lies the problem: the limited capacity of universities to provide comprehensive data and information often reflects managerial inefficiency and

³ Since the proclamation of Indonesia’s independence, the nation has recognized the critical importance of human resource quality. The aspiration for national prosperity can only be realized through the development of competent individuals shaped by education. Consequently, the state bears the responsibility to mobilize all available resources in fulfilling its mandate to cultivate an educated citizenry. See Fitri, L., & Jamilus. (2023). Transformasi sumber daya manusia pada lembaga pendidikan dalam upaya meningkatkan kualitas dan kinerja. *DIRASAH: Jurnal Study Ilmu dan Manajemen Pendidikan Islam*, 6(2), 468–479. <https://ejournal.iaifa.ac.id/index.php/dirasah/article/view/946/753>

⁴ See, for example: Ridwan, A., & Sakdiyah, H. (2022). Analysis of Educational Funding Sources at Yayasan Perguruan Islam Al-Kautsar, Medan Johor District. *Hibrul Ulama*, 4(1), 19–27. <https://doi.org/10.47662/hibrululama.v4i1.168>

ineffectiveness. Ideally, universities should calculate costs based on accurate unit requirements, resource allocation, and detailed needs assessments to support effective quality management functions. Thus, identifying expenditure requirements throughout the educational process is imperative to prevent barriers and inequities. Unit cost information becomes indispensable, serving as a cornerstone of accountability and public trust. Transparent financial disclosure to stakeholders is also critical to enhancing competitiveness, addressing taxation issues, and fulfilling quality service demands through asset optimization while acknowledging the limitations of state funding.⁵

In this context, three major government policies—budget allocation, quality and relevance enhancement, and the strengthening of management and accountability—are particularly relevant. Institutional consolidation has been pursued through the transformation of higher education institutions into Public Service Agencies (BLU) since 2012. This policy grants universities greater flexibility in managing educational costs, including the authority to engage in business activities as a means of sustaining operations. The Ministry of Finance Regulation No. 76/2008 further stipulates that BLU institutions are required to implement three accounting systems: Financial Accounting, Cost Accounting, and Asset Accounting, encompassing the three pillars of financial management—unit cost calculation, asset management, and overall financial accountability.

In practice, Public Service Agencies (*Badan Layanan Umum*—BLU) operate on the principles of efficiency and productivity, with flexibility as their primary objective. Financial accountability serves as a balancing mechanism among competing interests, while transparent communication is intended to strengthen public trust.⁶ At this

⁵ The quality of cost management encompasses not only funding but also strategic planning and resource allocation. It involves data sources, activities, reporting systems, accountability mechanisms, and comprehensive management frameworks. On this matter, see for example: Opu, N. V., Suriana, I., & Mulyani, Y. (2015). *Analysis of student unit costs based on activity-based costing at "X" Polytechnic in Balikpapan*. *JST (Jurnal Sains Terapan)*, 1(2); Pasrizal, H. (2014). *Financial Report Analysis*; Fontanella, A., Ahmad, A., Sukartini, S., & Chandra, N. (2020, February). *The Effect of Head of Local Government Characteristics and Internal Control System on Corruption Level in Indonesia*. In *Proceedings of the 2nd Workshop on Multidisciplinary and Applications (WMA) 2018, 24–25 January 2018, Padang, Indonesia*; Handayani, C. T., & Sukirno, S. (2016). *Analysis of unit cost calculation in the Faculty of Economics, Yogyakarta State University*. *Kajian Pendidikan Akuntansi Indonesia*, 5(1).

⁶ See also: Firman, H., & Tola, B. (2008). *The future of schooling in Indonesia*. *Journal of International Cooperation in Education*, 11(1), 71–84; Subkhi, W. B., & Mardiansjah, F. H. (2019). *Growth and development of urban areas in the regency: A case study of Sleman Regency, Special Region of Yogyakarta*. *Jurnal Wilayah dan Lingkungan*, 7(2), 105–120; Opu, N. V., Suriana, I., & Mulyani, Y. (2015). *Analysis of student unit cost based on activity-based costing at Polytechnic "X" in Balikpapan*. *JST (Jurnal Sains Terapan)*, 1(2); Pasrizal, H. (2014). *Financial statement analysis*; Fontanella, A., Ahmad, A., Sukartini, S., & Chandra, N. (2020, February). *The effect of head of local government characteristics and internal control system on corruption level in Indonesia*. In *Proceedings of the 2nd Workshop on Multidisciplinary and Applications (WMA) 2018, 24–25 January 2018, Padang, Indonesia*;

juncture, fee calculation becomes pivotal. Government Regulation No. 23 of 2005 authorizes the collection of fees from the public, with rates determined based on unit costs. These rates cover (1) academic service fees and (2) supporting academic service fees. Academic service fees include: (a) entrance examination selection, (b) single tuition fee (*Uang Kuliah Tunggal*—UKT) for undergraduate programs, (c) non-UKT fees for undergraduate programs, (d) tuition fees for postgraduate programs, and (e) other academic service charges. Supporting academic service fees encompass: (a) the use of land, buildings, and facilities, (b) transportation services, (c) hospital and clinical services, (d) laboratory use, and (e) training and professional development services.

The UKT policy, initiated by the Decree of the Ministry of Religious Affairs of the Republic of Indonesia, marked the beginning of tuition fee calculations based on the single tuition fee scheme. UKT requires universities to employ rigorous data-driven assessments to ensure decisions that are both relevant and balanced. Designed to ease, if not embody, principles of fairness, UKT adopts a cross-subsidization model, enabling students to pay according to their financial capacity. This policy was introduced even before the enactment of Law No. 12 of 2012 on Higher Education. Provisions on the Single Tuition Fee (BKT) and UKT were subsequently updated through Ministerial Regulation No. 22 of 2015 and refined under Ministerial Regulation No. 39 of 2016. These regulations became the guiding framework for state universities with legal entity status (*Perguruan Tinggi Negeri Berbadan Hukum*—PTN-BH) in managing tuition fee systems.

Nonetheless, the UKT policy has left unresolved issues, particularly regarding the ambiguity of fee determination and the lack of transparency, as mandated by Government Regulation No. 61 of 2010 in accordance with Law No. 14 of 2008 on Public Information Disclosure. In practice, UKT has compelled some students to take forced academic leave or even drop out due to their inability to meet payment obligations. Although Article 8 of Ministerial Regulation No. 39 of 2016 explicitly prohibits state universities from charging entrance fees or other additional levies beyond UKT for new students, such practices have continued in certain cases. While allocations from the State University Operational Assistance Fund (*BOPTN*) provide partial relief, the generalized assumptions regarding students' financial capacity often produce mismatches with their actual circumstances.

Ideally, UKT was designed to reduce the financial burden on students, thereby demanding genuine transparency and accountability in its implementation. However, the persistence of these structural problems underscores the need for a more critical examination of justice within this policy framework. A deeper philosophical inquiry into the foundations of fairness is thus essential, not only to strengthen academic integrity but also to uphold institutional transparency and public trust.

Handayani, C. T., & Sukirno, S. (2016). *Analysis of unit cost calculation at the Faculty of Economics, Yogyakarta State University. Kajian Pendidikan Akuntansi Indonesia*, 5(1).

Education, the Cost of Education, and Islamic Conceptions of Justice

In the Islamic perspective, the purpose of education is regarded as far more profound than merely preparing individuals for employment or financial gain. The ultimate aim of education is the cultivation of *insān kāmil*—the complete human being who embodies a balance among intellectual, spiritual, moral, and social dimensions. Al-Ghazālī, in *Ihyā' 'Ulūm al-Dīn*, underscores that beneficial knowledge is that which leads a person toward self-understanding and recognition of God, rather than serving merely as a tool for the pursuit of worldly wealth.⁷

This view highlights that, within Islam, education functions as an instrument for the purification of the soul (*taẓkiyat al-naḥs*) and the cultivation of character (*ta'dīb*), not simply the transmission of information or technical skills. Consequently, an ideal Islamic curriculum must integrate the dimensions of adab, faith (*īmān*), and practice (*'amal*), forming a holistic and inseparable framework. Syed Muhammad Naquib al-Attas elaborates on this principle by emphasizing that the ultimate goal of education is to nurture human beings who comprehend their place within the cosmic order and submit to God with both knowledge and wisdom.⁸

Beyond its role as a means of personal development, education in Islam is also regarded as a fundamental right for every individual and a collective obligation for the Muslim community. In this regard, education is classified as *farḍ 'ayn* for every Muslim in matters related to worship (*'ibādah*) and creed (*'aqidah*), and as *farḍ kifāyah* in the domain of applied sciences and professional skills necessary for society. Both the state and the community bear a moral responsibility to ensure that every individual has access to quality education, free from economic or social discrimination.⁹ As articulated by M. Umer Chapra, social responsibility in Islam encompasses the creation of a just and inclusive educational system as part of the implementation of *maqāṣid al-sharī'ah*, particularly in safeguarding intellect (*ḥifẓ al-'aql*) and human life (*ḥifẓ al-naḥs*). This underscores that education is not merely an individual concern but a social trust (*amānah*) that forms the foundation of civilizational development.¹⁰

This principle is directly linked to the Islamic conception of the obligation to seek knowledge, which is traditionally divided into two primary categories: *farḍ 'ayn* and *farḍ kifāyah*. *Farḍ 'ayn* refers to the personal duty of every Muslim to acquire

⁷ Al-Ghazālī, *Al-Mustashfa min 'Ilm al-Usul*, ed. Muhammad Abdul Salam Abdul Shafi (Beirut: Dar al-Kutub al-'Ilmiyyah, 1993)

⁸ Al-Attas, Syed Muhammad Naquib. 1980. *The Concept of Education in Islam: A Framework for an Islamic Philosophy of Education*. Jeddah: King Abdul Aziz University

⁹ Al-Shatibi, Abu Ishaq. 2004. *Al-Muwafaqat fi Usul al-Sharī'ah*. Beirut: Dar al-Ma'rifah. Lihat juga pandangan Al-Zarnuji. n.d. *Ta'lim al-Muta'allim Tariq al-Ta'allum*. Cairo: Maktabah al-Mashhad al-Husayni

¹⁰ Chapra, M. Umer. 2000. *The Future of Economics: An Islamic Perspective*. Leicester: Islamic Foundation

knowledge essential for faith, worship, and moral conduct—knowledge that ensures personal salvation and piety. Al-Ghazālī clarifies that such obligatory knowledge includes theology (*tanḥīd*), the foundational principles of jurisprudence (*fiqh*), and proper etiquette (*adab*), all of which are indispensable for the sound practice of religion. In contrast, *farḍ kifāyah* constitutes a communal obligation to develop and disseminate knowledge vital for societal well-being, such as medicine, engineering, economics, and education. When a portion of the community fulfills this obligation, the duty is lifted from others; yet if neglected, the entire community shares the burden of sin. This distinction highlights the centrality of education in Islam across its multiple forms and levels, ensuring the balanced development of both individuals and society. It reflects an integrative vision in which education sustains not only worldly advancement but also the spiritual and moral fabric of the Muslim ummah, thereby harmonizing life in this world with ultimate accountability in the hereafter.¹¹

The responsibility for implementing education does not rest solely upon the individual; it also constitutes an obligation of both the state and society. Within the Islamic tradition, the state is mandated to guarantee access to education for all citizens. This principle can be traced back to the era of the *Khulafā' al-Rāshidīn* and the classical Islamic civilization, during which education was publicly funded, and institutions such as *madrasahs* and the *Bayt al-Hikmah* were established with political support. Al-Shāṭibī, in *al-Muwāfaqāt*, asserts that the objective of the Sharī'ah is to safeguard the five essential principles of life (*maqāṣid al-sharī'ah*), among which is the protection of intellect (*ḥifẓ al-'aql*), directly linked to education. In contemporary times, scholars such as M. Umer Chapra emphasize that both the state and the community bear responsibility for ensuring the provision of quality education through mechanisms such as *zakaat*, *waqf*, and government subsidies, thereby preventing citizens from being denied learning opportunities due to economic constraints. Communities likewise play a vital role by establishing schools, *pesantren*, and scholarship programs as expressions of social solidarity and community empowerment. The cooperation among state, individual, and community thus forms the cornerstone of a just and sustainable Islamic educational system.¹²

Islam grounds this responsibility in the principle of justice (*'adl*), a moral and legal imperative requiring fairness in all dimensions of social life, including education. The Qur'an commands believers to uphold justice and warns against *zulm* (injustice), urging that all matters be placed in proper proportion. As stated in Qur'an, Sūrat al-Nisā' [4]:135: "O you who believe, be persistently standing firm in justice, witnesses for Allah, even if it be against yourselves or parents and relatives." In the educational sphere, this principle mandates widening access according to people's needs and capacities, rather than their economic power.

¹¹ Al-Ghazali, *Al-Mustashfa min 'Ilm al-Usul*, ed. Muhammad Abdul Salam Abdul Shafi (Beirut: Dar al-Kutub al-'Ilmiyyah, 1993)

¹² Al-Raghib al-Asfahani (n.d.), *Al-Mufradat fi Gharib al-Qur'an*, Beirut: Dar al-Ma'rifah, 321

Complementing justice, the Islamic value of *iḥsān* demands empathy and alignment with the interests of the marginalized. The distributive ethic of Islam encompasses both the assurance of public welfare and protection for disadvantaged groups. This framework resonates with the theory of *maqāṣid al-sharīʿah*, which highlights the preservation of intellect (*ḥifẓ al-ʿaql*) and wealth (*ḥifẓ al-māl*), both of which are inseparably tied to equitable access to education. Hence, an Islamic educational system must safeguard social welfare by prioritizing the vulnerable—such as students from impoverished families—through scholarships, subsidies, and the removal of financial barriers.

This reflects the essence of the theory of *maqāṣid al-sharīʿah* in Islamic law. Al-Ghazālī and al-Shāṭibī articulate that the primary objectives of Islamic law are to safeguard five essential dimensions of human life: religion (*dīn*), life (*naḥs*), intellect (*ʿaql*), lineage (*nasl*), and property (*māl*). Within the framework of education, two of these dimensions are particularly relevant: *ḥifẓ al-ʿaql* (protection of the intellect, which ensures the acquisition of knowledge, sound understanding, and intellectual cultivation) and *ḥifẓ al-māl* (protection of property, which entails building social prosperity and supporting the economically vulnerable).¹³

The concept of *ḥifẓ al-ʿaql* positions education as an indispensable element for safeguarding and enhancing human intellect. Without adequate education, the intellect cannot function optimally in comprehending revelation, distinguishing right from wrong, or contributing to the advancement of civilization. Education in Islam, therefore, is not a matter of preference but a fundamental necessity guaranteed by the Sharīʿah. Al-Shāṭibī emphasizes that all activities that sustain intellectual function—such as learning and teaching—belong to the category of *ḍarūrīyyat* (essentials) and must be preserved. In contemporary thought, this notion is reinforced by Yusuf al-Qaradāwī, who asserts that human development (*tanmīyat al-insān*) in Islam is inseparable from the cultivation of intellect through holistic education. Consequently, both the state and society are morally and legally bound to ensure that every individual has access to adequate education as part of realizing the *maqāṣid*.¹⁴

On the other hand, *ḥifẓ al-māl* carries significant implications for the financial structure of education. Islam rejects the notion that educational costs should become a source of economic hardship for individuals or families. Justice in educational financing requires not only avoiding the mismanagement of public funds but also preventing systems that impose disproportionate burdens on the poor. Mechanisms

¹³ Al-Ghazali, *Al-Mustashfa min ʿIlm al-Uṣul*, ed. Muhammad Abdul Salam Abdul Shafi (Beirut: Dar al-Kutub al-ʿIlmiyyah, 1993), 286; Al-Shatibi, *Al-Muwafaqat fi Usul al-Shariʿah* (Beirut: Dar al-Maʿrifah, 2004), II: 9–11

¹⁴ Al-Shatibi, Abu Ishaq. 2004. *Al-Muwafaqat fi Usul al-Shariʿah*. Beirut: Dar al-Maʿrifah. Lihat juga pandangan Al-Zarnuji. n.d. *Taʿlim al-Mutaʿallim Tariq al-Taʿallum*. Cairo: Maktabah al-Mashhad al-Husayni

such as *zakāt*, *waqf*, and *infāq* serve as critical instruments for equitably distributing the financial responsibilities of education. Ibn Khaldūn, for instance, reminds that taxation and public levies must balance the needs of the state with the financial capacity of society so as not to stifle social productivity.¹⁵

Accordingly, the implementation of *ḥifẓ al-māl* within education necessitates regulatory frameworks that are both economically efficient and ethically aligned with the Sharī‘ah. This includes policies such as cross-subsidization, tuition waivers for the underprivileged, and financial incentives for educational institutions oriented toward public welfare. Education must not be commodified as a privilege accessible only to the affluent; rather, it must function as an inclusive means of social empowerment. In this regard, *maqāṣid al-sharī‘ah* should be understood not merely as a theoretical framework but as a practical guideline for designing educational systems and financing structures consistent with Islamic ethical values.¹⁶

Justice and Moral Philosophy

Justice is an abstract yet indispensable concept that must be understood by academics, legal practitioners, law enforcers, social activists, policymakers, and industry leaders in their efforts to maintain balance in human life. In philosophical discourse, justice is often described as a principle that creates equilibrium in the relationships between individuals, groups, communities, and society at large. For this reason, justice has long been regarded as a core concept in ethics, law, and politics. In daily life, people instinctively reject what is perceived as unjust; yet, justice extends far beyond satisfying social perceptions—it is fundamentally about ensuring that all members of society receive fair treatment.

This issue is particularly significant because questions of justice arise across diverse domains, serving as a foundation for cultivating stability, well-being, and satisfaction among members of society. Conversely, perceived injustice often generates dissatisfaction, imbalance, and even social unrest. The varying expressions of justice have given rise to multiple theoretical frameworks, including distributive justice, procedural justice, retributive justice, and restorative justice.¹⁷

Meanwhile, Kant conceives of justice as an imperative—something that must and can be enforced. His theory of justice is essentially a theory of moral law or the law of freedom, which restricts human external actions through boundaries that are enforceable by coercion. The foundation of this theory lies in the universal principle of right, derived from the categorical imperative. Justice thus becomes imperative because it constitutes an inherent moral ethic embedded within the human self,

¹⁵ Yusuf al-Qaradawi, *Maqāṣid al-Sharī‘ah al-Muta‘alliqah bi al-Māl* (Doha: Waqf Foundation, 2007), 112–114.

¹⁶ M. Umer Chapra, *Islam and the Economic Challenge* (Leicester: Islamic Foundation, 1992), 174–177.

¹⁷ See, for instance, the discussion on justice in “Justice” <https://plato.stanford.edu/entries/justice/>

indispensable for the recognition of values, the fulfillment of rights, moral evaluation, and the pursuit of mutual well-being, thereby creating social harmony.¹⁸

In response, John Rawls, an American philosopher, sought to formulate a non-utilitarian justification for a democratic political order characterized by justice, equality, and individual rights. In *A Theory of Justice*, Rawls defends the conception of “justice as fairness.” He argues that utilitarianism cannot adequately account for justice, since the doctrine can be consistent with political systems that are intuitively undesirable—systems in which the happiness of the majority is secured at the expense of the rights and interests of minorities. Reviving the idea of the social contract, Rawls posits that justice consists of fundamental principles of governance that would be chosen by free and rational individuals under a hypothetical condition of perfect equality. To ensure that such principles are genuinely fair, Rawls introduces the thought experiment of the “veil of ignorance,” in which individuals are deprived of any knowledge of their social, economic, or historical position, as well as their core values and conceptions of the good life. Behind this veil, they cannot be swayed by self-serving desires to benefit their own group at the expense of others. Consequently, they are stripped of knowledge concerning race, gender, age, religion, social or economic class, wealth, income, intelligence, abilities, or talents.¹⁹

According to Rawls, justice constitutes the foremost virtue of social institutions. The common good of society cannot override the imperative of justice for each individual, particularly for the most vulnerable. From this “liberal-egalitarian” perspective of social justice, Rawls fully develops the concepts of the “original position” and the “veil of ignorance,” which together form the foundation of a social contract of justice. Through this contractual framework, Rawls envisions a situation in which all individuals are placed on equal footing, with no one possessing an inherent advantage over another in terms of rank, social status, intelligence, ability, or power. This condition, which he terms the “original position,” rests on the notion of reflective equilibrium, grounded in rationality, freedom, and equality as guiding principles for structuring the basic framework of society.

The “veil of ignorance,” meanwhile, denotes the deliberate exclusion of knowledge concerning one’s social position, historical circumstances, and doctrinal affiliations. In this state of impartiality, individuals are unable to design principles

¹⁸ A more detailed discussion of this can be found in “**Kant’s Theory of Justice**” available at https://is.cuni.cz/studium/predmety/index.php%3Fdo%3Ddownload%26did%3D184096%26kod%3DJPB595&ved=2ahUKEwicOdCHy8WKAxXd2TgGHaNPHjAQFnoECAYQAw&usq=AOvVaw0xKJlntsrYMgoq4ku7HU_HI

¹⁹ The overall exposition of Rawls’s conception of justice is drawn from Said, M. Y., & Nurhayati, Y. (2021). *A review on Rawls Theory of Justice*. *International Journal of Law, Environment, and Natural Resources*, 1(1), 29–36; Faiz, P. M. (2009). *Teori Keadilan John Rawls (John Rawls’ Theory of Justice)*. *Jurnal Konstitusi*, 6(1), 135–149; and Taufik, M. (2013). *Filsafat John Rawls tentang teori keadilan*. *Mukaddimah: Jurnal Studi Islam*, 19(1), 41–63. For a more comprehensive account of Rawls’s theory of justice, see Rawls, J. (2005). *A Theory of Justice* (Revised Edition). Cambridge: Belknap Press.

of justice in a self-serving manner that benefits a particular group at the expense of others. These two concepts compel society toward principles of fairness and equality, which is why Rawls describes his theory as “justice as fairness.”

Within the original position, Rawls argues that rational individuals would adopt two fundamental principles of justice. The first principle states that every individual is entitled to equal basic liberties—such as political participation, freedom of speech and expression, and freedom of religion—compatible with the same liberties for all others. This is known as the “equal liberty principle.” The second principle governs social and economic inequalities, stipulating that they must be arranged so that: (a) they provide the greatest benefit to the least advantaged members of society, and (b) offices and positions remain open to all under conditions of fair equality of opportunity. Part (a) is known as the “difference principle,” which legitimizes controlled inequalities only insofar as they enhance the welfare of disadvantaged groups. Part (b) is called the “principle of fair equality of opportunity,” which requires not only formal equality but also the substantive capacity and willingness of individuals to exercise such opportunities. Thus, inequalities in outcomes may be considered just, provided they reflect differences in ability, effort, and needs without undermining the rights of the least advantaged.

Rawls further establishes a “priority rule” to guide potential conflicts between these principles. The first principle of equal liberty must always take precedence over the second, while within the second principle, fair equality of opportunity (part b) takes precedence over the difference principle (part a). This hierarchy underscores Rawls’s conviction that basic liberties constitute the highest value in a just society, followed by equal access to opportunities, and finally, inequalities that are permissible only when they benefit the least advantaged. In this way, Rawls asserts that distinctions and disparities are morally defensible only insofar as they contribute to collective welfare and, most importantly, uplift those at the margins of society.

Method

This study employs a qualitative method within the framework of a critical paradigm, aiming not merely to describe the phenomenon of education costs, but also to uncover structural inequalities and propose value-based policy transformations. The critical paradigm is adopted on the grounds that education financing does not stand as a purely technical issue; rather, it is deeply entangled within networks of political, economic, and ideological interests that determine who can, and who cannot, fairly access higher education. This paradigm enables a reinterpretation of the *Uang Kuliah Tunggal* (UKT, or Single Tuition Fee) policy through the lens of Islamic social justice and modern theories of justice. To strengthen its justice-oriented analysis, the study draws on John Rawls’ framework of *Justice as Fairness*, particularly the two foundational principles: (1) the principle of equal basic liberties for all, and (2) the difference principle, which allows inequalities only insofar as they benefit the least advantaged members of society. These principles

are critically employed to interrogate the structures and practices of higher education financing, especially in assessing the extent to which the UKT system reflects distributive justice, equitable access, and protection of vulnerable groups. Rawls' framework is placed in dialogue with Islamic notions of justice such as *'adl, ihsan*, and *maqāṣid al-sharī'ah*, thereby illuminating both points of convergence and areas of tension between Western theories of justice and Islamic normative principles in the realm of public policy.

The data collection process employed three primary methods: literature review, Focus Group Discussions (FGDs), and in-depth interviews. The literature review encompassed primary Islamic sources such as the Qur'an, Hadith, and classical texts (*turāth*) including *Ihyā' 'Ulūm al-Dīn*, *Ta'lim al-Muta'allim*, and *Al-Muwāfaqāt*, alongside contemporary works on Islamic justice theory, *maqāṣid al-sharī'ah*, and the Islamic political economy of education. Western sources, particularly John Rawls' writings, served as the theoretical foundation for comparison and analysis. Field data were gathered through FGDs with representatives from 51 undergraduate programs at a state university, focusing on the practice of cost calculation, allocation principles, variations in tuition across disciplines, and perceptions of fairness in the implementation of UKT. Additionally, in-depth interviews were conducted with students from diverse economic backgrounds, particularly those from underprivileged families, to capture their personal experiences navigating the UKT system, including how they conceptualize justice and accessibility in higher education.

Data analysis was carried out using critical discourse analysis to unpack how the language and policies embedded in the UKT system construct competing narratives of justice, efficiency, and cost. Furthermore, the study applied a socio-hermeneutical approach in contextualizing Islamic texts, aiming to reveal their normative religious values in relation to the political and institutional realities of education policy. Rawls' theory of justice enriches this inquiry by providing a modern secular philosophical foundation that can be juxtaposed with Islamic perspectives, thereby enabling a critical re-evaluation of higher education financing policies through an integrated normative framework.

Results and Discussion

This section presents the research findings derived from Focus Group Discussions (FGDs) involving 51 academic programs and in-depth interviews with students from diverse socioeconomic backgrounds. Data were analyzed qualitatively within the framework of a critical paradigm, allowing for an in-depth exploration of the structural, cultural, and ideological factors shaping higher education financing, particularly in relation to the *Uang Kuliah Tunggal* (UKT, or Single Tuition Fee) system. The findings are organized into three key dimensions: (1) disparities in perceptions and practices regarding program-level budgetary needs, (2) technical aspects of cost management and the challenges inherent in the UKT mechanism, and (3) student

perceptions characterized by uncertainty, perceived unfairness, and a sense of compulsion.

Table 1. Results of FGDs

Code	Key Finding	Description of Finding	Root Cause	Impact/Implication
K1	Misalignment in assessing program-level needs	The degree of needs across disciplinary clusters (sciences vs. social sciences) was not analyzed fairly.	Absence of objective, competency-based, and facility-oriented parameters	The UKT structure becomes disproportionate and unjust.
K2	Limited involvement of academic programs in UKT calculation	Many programs lack knowledge of how cost structures are determined.	Centralized process with minimal communication between management and academic units	Programs are unable to intervene in financing policies that directly affect students.
K3	Lack of clarity in prioritizing program needs	Programs fail to distinguish between primary and secondary needs.	No technical guidelines for identifying academic priorities	Potential budget inefficiencies and misallocation of resources.
K4	Predominant focus on curriculum delivery and workload fulfillment (BKD)	Attention is concentrated solely on academic achievement.	Heavy administrative burdens on faculty and accreditation pressures	Budget efficiency is not integrated into curriculum design.
K5	Public perception of the commercialization of education	UKT is perceived as costly and lacking accountability.	Absence of transparency and a fair cross-subsidization mechanism	Widening access gap between students from affluent and low-income families.

Disparities in Perceptions and Practices in Determining Program Needs

The summary of FGD results presented in Table 1 reveals significant disparities in both perception and practice regarding the determination of academic program needs. The Focus Group Discussion (FGD), which involved 51 study programs at a public university, highlighted that cost determination across programs has not yet been based on a rigorous analysis of the actual needs of different disciplinary clusters. Most participants noted persistent difficulties in assessing the degree of needs fairly and proportionally. This challenge arises from the distinct characteristics of disciplines—social sciences, humanities, Islamic studies, natural sciences, and engineering—which have not been systematically translated into unit-cost calculations.

Programs in the sciences typically require costly laboratory equipment, experimental materials, and testing facilities, whereas programs in the social sciences rely more heavily on discussion-based learning, field research, or literature studies. However, these differences are not consistently reflected in the UKT structure. Several programs even expressed frustration at the misalignment between competency demands and budget allocations, largely due to their limited involvement in shaping the UKT framework. In some cases, programs lacked clarity on the very components of educational costs being calculated, signaling both a lack of transparency and insufficient training in budget formulation. Moreover, the primary focus of many programs has been directed toward meeting Lecturer Workload (BKD) requirements and curriculum development, rather than contributing to financial policy design.

Technical Aspects of Cost Management and UKT Issues

According to Article 1, Paragraph 23 of the National Education System Law, educational resources encompass all elements used in the delivery of education, including educators, staff, facilities, and infrastructure. Education costs can be calculated per institution and per student annually, and are typically divided into two main categories: investment costs and operational costs. In practice, however, UKT calculations do not always transparently reflect this structure. Operational costs, comprising personnel and non-personnel expenses, are rarely distinguished in ways accessible to students. This lack of clarity fosters suspicions of commercialization in higher education, particularly among students from lower-middle economic backgrounds who feel overburdened by fee increases without adequate explanation.

FGD findings further indicate that budget formulation is largely influenced by top-down allocations rather than participatory dialogue with implementing units at the program or faculty level. Consequently, academic programs often lack detailed understanding of financial mechanisms, rendering them unable to provide students with a clear rationale for the UKT amounts charged.

Student Perceptions: Ambiguity, Injustice, and Coercion

Students' perspectives, as captured through FGDs and in-depth interviews, reveal three recurring themes: ambiguity, injustice, and coercion. Ambiguity stems from the lack of transparent information on how costs are structured; injustice is experienced when fee structures are perceived as disproportionate to students' socioeconomic capacities; and coercion arises when students, particularly from disadvantaged backgrounds, feel compelled to accept the system despite its perceived unfairness. These perceptions underscore the urgent need for a financing model that better reflects distributive justice, ensures equal access, and strengthens institutional accountability.

Table 2. Interview Findings

Respondent	Interview Quote	Main Theme	Preliminary Interpretation
SS	<i>"Initially, I had prepared funds that I thought would be sufficient. With the new standard in UKT adjustments, I am uncertain whether it will be enough."</i>	Uncertainty regarding UKT changes	Policy shifts in UKT that were not properly disseminated have generated financial anxiety and uncertainty in students' budgeting plans.
AD	<i>"I am already at the thesis stage and no longer taking courses—why should I still pay the full fee?"</i>	Perceived injustice in final-stage tuition	Students perceive it as unfair to be charged full tuition when their academic engagement is minimal.
PB	<i>"We have tried to resist the increase, or at least requested earlier notification."</i>	Demand for transparency and participation	There is a strong demand that tuition policies not be imposed abruptly and that students should be actively involved in the decision-making process.
AR	<i>"It is true that we signed the agreement, but it was out of necessity because we wanted admission. Still, shouldn't there be some flexibility?"</i>	Coercion in initial consent	Students perceive that their initial consent to UKT was given under unequal conditions, highlighting the need for policy evaluation and greater flexibility.
R	<i>"Although the Level 7 UKT feels heavy, I accept it as an</i>	Compliance despite burden	Some students exhibit compliance with existing regulations, even though

	<i>agreement that must be honored.”</i>		they experience significant financial strain.
A	<i>“Why is it that the same level of UKT differs across faculties, similar to how tuition fees in high school varied at higher levels?”</i>	Inconsistencies across faculties	Students question the fairness of UKT structures across faculties, which appear disproportionate and lacking uniform standards.
AA	<i>“What matters most is that the basis for assigning levels is recognized as fair. Actions must be defined by a system of public rules. Such rules, as in the case of institutions in general, are a set of constitutive conventions.”</i>	Normative perception of institutional justice	Students view justice as grounded in transparent, publicly accepted systems of rules—an understanding closely aligned with John Rawls’s idea of justice as fairness. ¹

In-depth interviews with students from various faculties revealed pervasive feelings of ambiguity and coercion within the UKT tuition system. As shown in Table 2, one student explained that although they had initially prepared sufficient funds based on the information provided, unexpected adjustments in the UKT scheme—implemented without prior communication—created significant financial anxiety and uncertainty. Another student, already in the final stage of study with only the thesis remaining, questioned the rationale of being required to pay the full tuition fee despite the absence of regular coursework. This indicates that the UKT system lacks flexibility in accommodating students’ academic trajectories, operating instead as a “flat” scheme that disregards actual learning loads.

A particularly striking narrative emerged from students who admitted that signing the UKT contract at the beginning of their studies was done under coercive circumstances. Their strong desire to secure admission left them with little choice but to accept whatever conditions were imposed. While they acknowledged the legal validity of such agreements, students felt the system could become oppressive if it failed to provide mechanisms for renegotiation or financial relief in response to changing economic conditions.

Nevertheless, not all student narratives were entirely negative. Some expressed a sense of responsibility to honor the agreement they had signed, despite the perceived burden. However, even among this group, there was a clear expectation

that the UKT scheme requires systematic evaluation and reform to ensure greater fairness and responsiveness to the diverse realities of students' academic and financial lives.

Synthesis of Findings

Based on the synthesis of data from both FGDs and interviews, as presented in Table 3, three overarching themes emerge that characterize the management of tuition fees in this study:

1. **Exclusion.** Academic units such as study programs were not actively involved in the formulation of the UKT scheme. As a result, there is insufficient understanding of the underlying cost-calculation logic and how such information should be effectively communicated to students.
2. **Uncertainty.** Students experience considerable uncertainty in planning their personal financial strategies. Fluctuations in tuition fees, the lack of transparency regarding cost components, and the absence of flexible mechanisms exacerbate this condition.
3. **Structural Inequity.** The UKT system has yet to embody the principles of distributive justice. Students from social science programs—whose practical needs are relatively minimal—may bear a heavier financial burden compared to those in engineering programs. Such disparities undermine the *maqāṣid al-sharī'ah*, particularly the preservation of wealth (*ḥifẓ al-māl*) and intellect (*ḥifẓ al-'aql*), while also contradicting the principles of *'adl* (justice) and *iḥsān* (benevolence) in the equitable distribution of educational resources.

Table 3. Synthesis of Findings

Core Theme	Findings from FGDs (Faculty/Study Programs)	Findings from Student Interviews	Policy Implications
Variations in Program Needs	Study programs face difficulties in assessing program-specific needs; distinctions between disciplinary clusters (e.g., natural sciences vs. social sciences) are not systematically mapped.	Students question the fairness of uniform UKT levels across programs, despite significant differences in facilities and cost structures.	A discipline-based needs assessment is required, aligning UKT determination with program-specific competencies and resource demands.

Involvement in UKT Formulation	Many study programs are excluded from the process of structuring UKT, with their attention limited primarily to curriculum and academic workload requirements (BKD).	Students report feeling excluded and inadequately informed about the cost-calculation framework underlying UKT.	Greater involvement of both study programs and students is essential to enhance transparency and accountability in UKT policymaking.
Components of Educational Costs	Costs are categorized into investment and operational components; however, many study programs lack a detailed understanding of these breakdowns.	Students report limited comprehension of cost components, which reinforces perceptions of “commercialization” in higher education.	Enhanced cost transparency by program, accompanied by systematic dissemination of information to all stakeholders, is necessary.

Justice in Educational Financing from an Islamic Perspective

In Islamic thought, the concept of justice (*‘adl*) is not merely understood as equality, but rather as the fair distribution of rights in accordance with individual needs and capacities. The Qur’an emphasizes: “*Indeed, Allah commands you to uphold justice and to practice kindness*” (Qur’an, al-Naḥl: 90). This principle is further developed within the framework of *iḥsān*, which extends beyond formal justice by prioritizing compassion and special attention toward the disadvantaged, thereby fostering social equilibrium. In the context of educational financing, this principle necessitates affirmative policies for students from economically disadvantaged backgrounds and financing schemes that avoid excessive burdens.

Findings from the FGDs reveal divergent views and policies among study programs regarding operational cost requirements, yet no standardized mechanism exists to assess these needs fairly. This indicates that the principle of *‘adl* has not been fully institutionalized. Moreover, students perceive that uniform tuition fees (UKT) disregard variations in payment capacity—particularly for those nearing graduation who only need to complete a thesis—contradicting the principles of *rahmah* (compassion) and *maṣlahah* (public benefit). Classical jurisprudence regards education as a *farḍ kifāyah* (a collective duty), but once access is granted, the obligation to utilize

it becomes a *farḍ ‘ayn* (an individual duty). Consequently, the financial burden should not rest solely on individuals; rather, it is also the responsibility of the state and society. As al-Mawḥid asserted in *al-Aḥkām al-Sulṭāniyyah*, the state bears the obligation to guarantee the continuity of equitable and inclusive education.

Within the framework of *Maqāṣid al-Sharī‘ah*, education functions primarily as a means of *ḥifẓ al-‘aql* (the preservation of intellect), which constitutes one of the higher objectives of Islamic law. Hence, any financial barrier to accessing education can be regarded as a form of *ta‘addī* (violation) against these objectives. Likewise, in terms of *ḥifẓ al-māl* (the protection of wealth), financing policies must ensure that students and their families are not unduly disadvantaged or economically marginalized. A rigid tuition system lacking flexibility exacerbates the risk of exclusion for vulnerable groups. Islam therefore advocates for financing models that are adaptive, proportionate, and grounded in social justice.

In conclusion, current tuition policies do not yet fully embody the principles of Islamic justice, which emphasize proportional fairness (*‘adl*), care for the disadvantaged (*iḥsān*), and the protection of intellect and wealth (*ḥifẓ al-‘aql* and *ḥifẓ al-māl*). A reformulation of higher education financing is thus necessary—one that is more responsive to the values of *Maqāṣid al-Sharī‘ah* and to broader social responsibility.

Moral Philosophy Analysis (Rawls)

John Rawls’ theory of justice, as articulated in *A Theory of Justice* (1971), rests on two foundational principles: (1) equal basic liberties for all, and (2) social and economic inequalities are permissible only if they benefit the least advantaged—the *difference principle*. In the context of higher education, this implies that every citizen holds an equal right to access education, and that financing policies must prioritize the welfare of the most vulnerable groups.

Findings from student interviews suggest that the current tuition system (UKT) falls short of this ideal. Several students reported signing UKT contracts out of “necessity” rather than informed consent, revealing the absence of rational agreement under the *veil of ignorance*—a cornerstone of Rawls’ framework. Ideally, under such a veil, policies are to be designed without knowledge of one’s social or economic position. If this principle were applied, the structure of tuition would be designed as though anyone could occupy the position of the least advantaged student.

Furthermore, the *difference principle* requires that the cost structure not become an impediment, but rather a mechanism to enhance access and social mobility for economically marginalized groups. Yet, findings from FGDs and interviews show that the highest UKT levels often serve as barriers for students from lower-income households. Ambiguities in program-level cost classification further illustrate the absence of transparency and rational policy design. Rawls also underscores the significance of the *basic structure* of society’s institutions as the primary determinant

of justice. Within this framework, the university—as a fundamental institution—bears the responsibility to ensure that financing policies uphold distributive justice rather than merely pursuing fiscal efficiency.

Integrating Rawlsian theory into this analysis underscores that justice in education is not solely a matter of moral ideals but also of institutional design. A just system must go beyond meritocratic principles, taking into account socio-economic disparities and providing corrective mechanisms for the disadvantaged through affirmative policies and adequate subsidies.

Accordingly, applying Rawls' theory of justice to higher education financing necessitates a tuition design that not only guarantees equality of access but also actively improves the standing of the most vulnerable. This requires embedding partiality toward disadvantaged groups, transparency in cost structures, and institutional rationality, thereby enabling the university to function as a truly just *basic institution* within the broader framework of social democracy.

Integrative Analysis

The analysis of findings through the dual lenses of Islamic and Rawlsian justice reveals that the current structure and implementation of the *Uang Kuliah Tunggal* (UKT) system has yet to embody the principles of justice articulated in either framework. From an Islamic perspective, the principle of *'adl* demands that educational costs be distributed proportionally and contextually, taking into account student needs, capabilities, and socio-economic conditions. The disparities in program-level understandings of operational costs, as revealed in FGDs, suggest the absence of an evaluative mechanism grounded in Islamic moral values such as *maṣlahah* (public good) and *rahmah* (compassion). Similarly, interviews with students indicate that the UKT system does not adequately consider their actual economic capacities, particularly for those completing final theses with minimal coursework. Such rigidity contravenes the spirit of *iḥsān*, which calls for affirmative measures and relief for the most vulnerable.

From a Rawlsian perspective, the inflexibility and opacity of the UKT decision-making process fails to uphold the *difference principle*, which requires that social and economic arrangements benefit the least advantaged. The exclusion of academic units and students from the formulation of UKT policies underscores the absence of *public reason* and deliberative participation, both of which are essential for just institutional design. Moreover, the fact that some students signed UKT agreements under conditions of coercion indicates that such contracts were not reached under the fair conditions envisioned by the *veil of ignorance*. This suggests that the policy framework lacks inclusive moral legitimacy.

The synthesis of these two perspectives highlights the necessity of reformulating higher education financing policies on the basis of substantive rather than merely administrative justice. The determination of UKT should not be confined to operational cost considerations; rather, it should integrate transcendental

values (Islam) with ethical rationality (Rawls) in constructing a system that ensures distributive fairness, affirmative action, and structural redress. The originality of this study lies in its integrative effort to reconcile normative Islamic principles with Western theories of justice in evaluating concrete public policy. This approach moves beyond the dichotomy of secular and religious systems, offering a hybrid moral framework for policy design—particularly relevant to Indonesia as both a Muslim-majority and democratic society.

Conclusion

This study concludes that the higher education financing system through the *Uang Kuliah Tunggal* (UKT) scheme continues to face serious challenges in distributive justice, policy transparency, and inclusivity for vulnerable groups. From an Islamic perspective, justice (*‘adl*) extends beyond formal equality to encompass the proportional distribution of rights according to individual needs and capacities. Meanwhile, Rawls’s theory of justice requires that public policies be designed as if every individual could occupy the position of the least advantaged. Field findings from FGDs and interviews reveal widespread perceptions of injustice in the determination of UKT levels, limited opportunities for dialogue between students and institutions, and the absence of affirmative mechanisms for students from economically disadvantaged backgrounds, particularly those in the final stages of their studies.

Based on these findings, it is recommended that UKT policies be reformulated through a participatory approach and grounded in the real needs of academic programs, while upholding the principles of distributive justice and social equity. Transparent mechanisms must be established in determining operational costs, accompanied by regular evaluations that involve students, and affirmative measures should be introduced for those with limited financial capacity—including tuition relief for students no longer enrolled in regular coursework. Furthermore, universities should develop strategic partnerships with zakat institutions, philanthropic organizations, fundraising initiatives, and external donors to establish educational endowments or need-based social scholarships. Such collaborations are crucial in creating alternative financing systems that ensure educational access without economic discrimination.

Practically, the findings of this study hold significant implications for policymakers, higher education institutions, and society at large. For the government, it is imperative to ensure that financing systems do not become structural burdens that restrict access to education, but instead serve as instruments of social mobility. For universities, financing education should not be managed solely through technocratic efficiency, but must reflect a moral responsibility toward social and spiritual justice. The involvement of zakat institutions and donor agencies represents an integration of Islamic values, social solidarity, and policy innovation in sustaining equitable education. Finally, for students and the wider community, there is a need

to strengthen collective awareness in advocating for a humane and inclusive higher education system, where every individual has a fair opportunity to thrive without being constrained by economic barriers.

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